

To Open - Fold & Tear Along Perforation

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Authorized Signature

**PRESCREEN and OPT-OUT NOTICE:**

This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria including providing acceptable collateral. If you do not want to receive prescreened offers of credit from this or any other companies, call the consumer reporting agencies tollfree, 1-888-567-8688 or visit the website at [www.optoutprescreen.com](http://www.optoutprescreen.com), or write TransUnion Opt-Out Request PO Box 505, Woodlyn, PA 19094-0505, Equifax Options, P.O. Box 740123 Atlanta, GA 30374, Experian Consumer Opt Out, PO Box 919, Allen, TX 75013.

**\*Terms and Conditions:**

**ABOUT YOUR FIRM OFFER:** You have been prescreened for an offer of automotive financing through Granite Bay Acceptance (GBA). This offer of credit is extended because you meet certain criteria used by the lender.

**ABOUT GBA:** GBA is a nationally recognized lender specializing in originating loans with franchise and independent automobile dealerships. GBA provides lending options for purchase and refinance. To learn more about GBA, please visit us at [www.GOBBA.com](http://www.GOBBA.com)

**REQUIREMENTS:** In order to qualify for a loan from GBA you must continue to meet the credit criteria used to select you for this offer. You will also be subject to the following minimum credit requirements for final approval. You must be 21 years of age or older with a monthly income of \$2,150. Your monthly payment may not exceed 20% of your gross monthly income and 45% of your monthly debt. You cannot currently be in foreclosure on your real estate or mortgage loans, be in open bankruptcy, or have financed a vehicle with GBA in the last 6 months. To be eligible applicants cannot have had your vehicle(s) repossessed in the past 12 months. You will certify that all the information you provide on your application will be true and correct. GBA assumes no responsibility for incorrect information provided by the various credit reporting agencies. A down payment may be required.

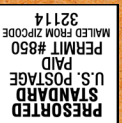
**OFFER AND FINANCING:** GBA will provide financing to all qualified consumers and a guaranteed approval for a minimum amount of \$7,500 up to \$39,000 depending on vehicle chosen, at a simple interest rate of 18.99% APR (Annual Percentage Rate) or max state usury rate (whichever is higher). For example, for every \$1,000 financed @ 18.99% for a period of 60 months your payment will be an estimated \$25.94 therefore if you finance \$16,000 @ 60 months, your payment will be an estimated \$414.96 on a new or pre-owned 2010 or newer vehicle with maximum 60,000 miles and a minimum book/invoice value of \$7,500. Minimum contract term of 24 months. See dealer for additional details. For more information about GBA please visit [www.gogba.com](http://www.gogba.com). All dealer promotions and incentives are strictly the responsibility of the dealer and are not in any way connected to the financing offer from GBA.

PERSONAL AND CONFIDENTIAL

DO NOT DISCARD • RESPONSE REQUIRED

PLEASE VERIFY ALL INFORMATION ENCLOSED AS CURRENT AND CORRECT. THESE DOCUMENTS ARE ON RECORD AS BEING SENT TO YOU.

TIME SENSITIVE MATERIAL ENCLOSED



FINAL NOTICE

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# Auto Loan Pre-Qualification\*

You have been Pre-Qualified\* for a New Auto Loan for \$7,500 up to \$39,000!\*



<First Name><Last Name>,

In reviewing records, it has come to our attention that you may have worked hard to get your credit to where it is today. You have been Pre-Qualified\* for an auto loan. **ABC Dealership**, has noticed you may be paying an estimated interest rate of <APR%>. To show you how much your hard work has paid off, we would like to offer you an opportunity to possibly lower your monthly payment by reducing your interest rate to as low as 2.99% on possible new auto loan.

You have TWO options: #1) Use your Pre-Qualification\* for a new auto loan. #2) You may also be eligible to refinance your current vehicle.\*\*

To make this process easier and hassle free your entire Pre-Qualification\* transaction will be handled entirely over the phone with NO Salesperson Involved! To confirm your Pre-Qualified\* amount, call us now Toll Free <toll free>.

BELOW IS AN EXAMPLE CHART WITH A SUMMARY OF THE TERMS OF YOUR ESTIMATED CURRENT AUTO LOAN COMPARED TO YOUR POTENTIAL REFINANCE TERMS:

Your Current Estimated Auto Loan		Your Potential Refinance Terms**	
ESTIMATED ANNUAL PERCENTAGE RATE:	<auto_apr%>	ESTIMATED ANNUAL PERCENTAGE RATE:	<new_apr>
ESTIMATED MONTHLY PAYMENT:	<auto_21>	ESTIMATED MONTHLY PAYMENT:	<new_pay>
ESTIMATED TOTAL NUMBER OF PAYMENTS:	<auto_25>	ESTIMATED TOTAL NUMBER OF PAYMENTS:	<new_term>
ESTIMATED UNPAID BALANCE:	<auto_08>	ESTIMATED UNPAID BALANCE:	<auto_08>



Receive a \$50 Gift Card with any test drive of a new or pre-owned vehicle.

\$50 Gift Card provided by Restaurant.com and is valid at over 250,000 restaurants nationwide. Receive up to 50% your purchases or buy one get one meal at select locations.

Total Yearly Savings\*\*

Total Monthly Savings\*\*

<yearly savings>

<savings>

Confirm Your Pre-Qualification\* Amount by following these 4 Easy Steps:

- 1 Call Us Now Today at: <toll free>
- 2 Enter Your Customer Pin#: <approval code>
- 3 Write Down Your APPT Info:  
\_\_\_\_\_ (Day) \_\_\_\_\_ (Time) \_\_\_\_\_ (Amount)
- 4 Walk into ABC Dealership, Present this Letter and Select a New or Pre-Owned Vehicle!

**FAST PASS:** You can also schedule Your Appointment Online at:

[www.dealerwebsite.com](http://www.dealerwebsite.com)

Dealer Location:

ABC Dealership ABC Street Name ABC City, State, 12345



Please bring this letter with you to the dealership and ask for The Sales Manager upon arrival.

You can choose to stop receiving "pre-screened" offers of credit from this and other companies by calling toll free 1-888-567-8688. See **PRESCREEN & OPT-OUT NOTICE** on the other side for more information about prescreened offers.

DOCUMENT HAS A COLORED BACKGROUND & MICROPRINTING. HOLD AT ANGLE TO VIEW. VOID IF NOT PRESENT.



ABC STREET NAME  
ABC CITY, STATE, 12345

Please Call ASAP Before Pre-Qualified\*  
Event Dates August 1-30, 2024

<toll free>

Pre-qualified\* amount from  
\$7,500 up to \$39,000:

PRE-QUALIFIED\* UP TO AMOUNT OF: THIRTY-NINE THOUSAND DOLLARS & 00/100\*

DOLLARS  
\$39,000

CENTS  
00\*

«CONTAINER»\*\*«SEQ\_NO»\*\* «JOB\_ID» \*\*«ENDORSE»

«FULLNAME»

«ADDRESS\_1»

«CITY», «STATE» «ZIP»

AUTHORIZED SIGNATURE

THIS IS NOT A CHECK

113239-1433-1

\*\*Not in conjunction with GBA offer of credit. See dealer for details. Monthly savings in calculated by using interest rate of 2.9% multiplied by monthly payments remaining on current loan compared to your current interest rate multiplied by remaining payment remaining.